

# FENWICK & WEST LLP

PALO ALTO, CA WASHINGTON, DC SAN FRANCISCO, CA

**FAX Transmission**

275 Battery Street, 15<sup>th</sup> floor, San Francisco, CA 94111

DATE: May 29, 2002

ACCT: 21708-03765

FROM: Bryon Wasserman

(415) 875-2316 Direct Dial

(415) 281-2300 General

(415) 281-1350 Fax

**C O N F I D E N T I A L**

TO: Examiner Daniel Felten

COMPANY: US Patent and Trademark Office

RE: Draft Amendment

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Examiner Felten,

We have enclosed a proposed amendment to claims 17 and 19-21 to Application No. 09/273,102 for your review in advance of our May 30, 2002 interview. Please contact me at 415-875-2316 if you have any questions.

Bryon T. Wasserman



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**Proposed Amendment for Application No. 09/273,102**

17. A computer readable medium having computer instructions encoded thereon for directing a computer system to perform steps [to provide] for providing a refund in an electronic commerce system, [the computer instructions comprising instructions for] the steps comprising:

- receiving a request to refund electronic currency, the electronic currency including a value identifying the party to whom the currency was issued;
- receiving, from the party seeking the refund, identifying information identifying the party seeking the refund and values for transforming the information identifying the party seeking the refund into the value identifying the party to whom the currency was issued;
- utilizing the received values to verify that the received identifying information matches the value in the electronic currency identifying the party to whom the electronic currency was issued; and
- responsive to a positive verification, entitling the party to whom the electronic currency was issued to a refund for the electronic currency.

19. The computer readable medium of claim 17, wherein the [instructions for] step of receiving values [comprise instructions for] comprises:

- receiving one or more nonces with which the information identifying the party seeking the refund is hashed to produce the value identifying the party to whom the currency was issued.

20. The computer readable medium of claim 17, wherein the [instructions for] step of entitling the party to whom the currency was issued to a refund for the electronic currency [comprise instructions for] comprises:

- issuing a refund coupon to the party seeking the refund;
- wherein the party seeking the refund can use the refund coupon to refund the electronic currency at a party who issued the electronic currency.

21. The computer readable medium of claim 17, [further comprising instructions for] wherein the steps for providing a refund in an electronic commerce system further comprise:

receiving electronic currency containing a first value identifying the party to whom the currency was issued;  
hashing the first value with a nonce to form a second value identifying the party to whom the currency was issued; and  
issuing electronic currency incorporating the second value; wherein the received request to refund electronic currency comprises a request to refund the electronic currency incorporating the second value.